

Guaranteed Rural Housing (GRH) Program MANUFACTURED HOUSING *Checklist for Lenders - Eligibility for Guarantee*

To be eligible for a guarantee, the purchase of a manufactured home must meet the following guidelines:

- ☐ **New Units Only.**
 - **Exception** - Existing unit with a RD Direct Loan or Guarantee
- ☐ Unit to be purchased and installed by an approved Dealer-Contractor.
 - Refer to approved dealer-contractor list provided by Rural Development
 - Dealer-Contractor responsible for accurate, complete installation of unit and all site development.
 - Dealer-Contractor to provide a warranty for unit and development performed.
- ☐ Unit must be affixed to a permanent foundation.
 - Foundation to meet manufacturer's foundation requirements and any State or local codes.
 - Permanent includes continuous perimeter all-weather wood, mason, or concrete perimeter foundation.
- ☐ Unit must comply with the Federal Manufactured Home Construction and Safety Standards (FMHCSS) established by HUD. The following items must be displayed to assure the buyer the structure is built as specified:
 - A seal affixed to the house specifying that the manufacturer has built the house in compliance with the HUD standard.
 - A diagram provided by the manufacturer must show the required number and position of placement piers. It must also show the positioning for anchoring devices.
 - A certificate must be posted inside the home to tell what performance can be expected from the heating system, within a specified range of outside temperature and wind velocity.
 - Posted certificate, noted above, references the energy efficiency zone for which the home was built, the home's resistance to wind, and snow loads that the roof can be expected to withstand, provided the home has been properly anchored, in accordance with the manufacturer's specifications.
- ☐ Comfort Heating and Cooling Certificate (which may be combined with the Data Plate) affixed in a permanent manner typically near main electrical panel which specifies the FMHCSS Uo **Zone of 3 – for Oregon.**
- ☐ Manufactured home to be classified and subject to taxation as real estate. Exemption must be filed with DMV.